Electronic Acknowledgement Receipt					
EFS ID:	4070722				
Application Number:	10786023				
International Application Number:					
Confirmation Number:	2925				
Title of Invention:	Enhanced system for electronic funds transfer and elimination of the paye need for encryption and privacy				
First Named Inventor/Applicant Name:	Franco Modigliani				
Customer Number:	09629				
Filer:	Steven D. Underwood/Gisele Richardson				
Filer Authorized By:	Steven D. Underwood				
Attorney Docket Number:	056105-5002				
Receipt Date:	07-OCT-2008				
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Time Stamp:	12:46:46				
Application Type:	Utility under 35 USC 111(a)				

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Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
Applicant Arguments/Remarks Made in an Amendment	56105_5002RespOA81908.pdf	377037	no	10	
		8eb919bedf6b304c74c4250a930cb33b5f5 d6b10			

Warnings:

Information:

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.